Certificate Number: 15111-NJ-DE-037461310

Bankruptcy Case Number: 18-22949



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 26, 2023, at 7:49 o'clock AM EDT, Sean Terrance McCormick completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 26, 2023 By: /s/Hussain Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education